



I. Doing Business with FHA	
A: FHA Lenders and Mortgagees	Policies for mortgagee and stakeholder eligibility and recertification.
B: Other Participants	
II. Origination through Post-Closing/Endorsement	
A: Title II Insured Housing Programs Forward Mortgages	Policies for everything in the loan manufacturing process, starting with mortgage eligibility and ending with obtaining an FHA insurance endorsement.
B: Title II Insured Housing Programs Reverse Mortgages (<i>On June 30, 2016, this section, previously Section II.C, became Section II.B and will remain a placeholder until publication of the section content.</i>)	
C: Condominium Project Approval (<i>On June 30, 2016, this section, previously Section II.D, became Section II.C.</i>)	
D: Appraiser and Property Requirements for Title II Forward and Reverse Mortgages (<i>On June 30, 2016, this section, previously Section II.B, became Section II.D.</i>)	
E: Title I Insured Programs	
F: Appraiser and Property Requirements for Title I	
III. Servicing and Loss Mitigation	
A: Title II Insured Housing Programs Forward Mortgages	Policies and guidance for servicing performing and non-performing loans.
B: Title II Insured Housing Programs Reverse Mortgages	
C: Title I Insured Programs	
IV. Claims and Disposition	
A: Title II Claims	Standards and procedures for the submission of claims for FHA mortgage insurance benefits, and the disposition of properties acquired by HUD as a result of foreclosure.
B: Title II Disposition	
C: Title I Claims	
D: Title I Disposition	
V. Quality Control, Oversight and Compliance	
A: Quality Control of Lenders and Mortgagees	Policies for pre- and post-closing quality control, FHA oversight of mortgagees and other entities for compliance with FHA policies, and actions FHA may take for failure to meet requirements.
B: Quality Control of Other Participants	
C: Mortgagee Monitoring	
D: Monitoring of Other Participants	
E: Enforcement	
Appendix 1.0: Mortgage Insurance Premiums	Appendices with supplemental policies, and Glossary and Acronyms sections that apply to the entire SF Handbook.
Appendix 2.0: Analyzing IRS Forms	
Appendix 3.0: Post-Endorsement Fees and Charges by HOC (Applies to Servicing Only)	
Appendix 4.0: HUD Schedule of Standard Attorney Fees (Applies to Servicing Only)	
Appendix 5.0: First Legal Actions to Initiate Foreclosure and Reasonable Diligence Time Frames (Applies to Servicing Only)	
Appendix 6.0: Maximum Property Preservation Allowances and Schedules (Applies to Servicing Only)	
Glossary	
Acronyms	

 Published as of 8/14/19

 In Progress